

## ABSTRACT

An apparatus or method to allow the secure downloading of an operating system, file management system and or state machine to a Miniature Smart Card (MSC) such as a Subscriber Identity Module (SIM), Universal Subscriber Identity Module (USIM), Removable User Identity Module (RUIM) or Universal Integrated Chip Card (UICC) in a mobile appliance (MA), such as but not limited to a mobile phone, personal digital assistant (PDA), pager or a proprietary device. This would in turn allow an E-purse applet as well as Lottery, Wagering and Gaming applets to be downloaded to the same Miniature Smart Card (MSC) and further allow the downloading of e-cash to be used to remotely play the Lottery, Wagering or Gaming applets as well as make retail purchases.